



# The Commonwealth of Massachusetts Group Insurance Commission

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## RETIRED MUNICIPAL TEACHERS (RMT) PROGRAM

### RMT eligibility for benefits through the Group Insurance Commission:

If you are a retiring teacher from a city, town or school district whose municipality has elected to participate in the GIC's RMT program, and will be receiving a pension from the Teachers' Retirement Board, you are eligible for GIC coverage if you have at least basic life insurance or health insurance through the participating city/town/district on the date of your retirement. If you do not elect coverage at retirement, you may enroll in GIC coverage during the GIC's annual enrollment, or at any time during the year with proof of loss of coverage elsewhere, provided you had at least basic life insurance or health insurance through a participating city/town district on the date of your retirement.

### Benefit Options:

- Life Insurance - This amount is determined by your city/town/district.
- Life & Health Insurance with a choice of several health plans offered by the Group Insurance Commission, and either individual or family health coverage.
- Retiree Dental Plan

**Enrollment:** To enroll in coverage with the GIC, complete and return the following to the GIC:

- RMT application, including certification by your city/town/district of your life and/or health insurance coverage through the date of retirement.
- GIC Beneficiary Form - Form 319 (one to three beneficiaries) or G-500 (four or more beneficiaries or special designations, such as estate or trust).
- Insurance Data Form (IDF) for family coverage, which must include certified copies of birth certificates and/or marriage certificates.

**NOTE: The following health plans, listed on the Insurance Data Form (IDF), are not available to RMTs:** Harvard Pilgrim Health Care POS, Navigator by Tufts Health Plan, Commonwealth Indemnity Plan PLUS and Commonwealth Indemnity Community Choice Plan.

- Retiree Dental Plan application (if elected)

### Coverage Effective Date:

Coverage begins on the first day of the third month following your retirement date. For example, if you retire on any day in January, your coverage begins on April 1<sup>st</sup>. *Note: The GIC cannot process your application until you have received your first pension check from the Teachers' Retirement Board.*

## Family Coverage Eligibility:

Family coverage may include your spouse, children under age 19, and full-time students ages 19-23 whose applications have been approved by the GIC. Coverage is allowed under certain circumstances for handicapped dependents.

## Cost of Coverage:

Most of the cost of your insurance will be paid for by the city/town/district you retired from. The exact cost of premium changes at least yearly and varies from plan to plan. See the GIC's *Retiree/Survivor Benefit Decision Guide*, or our website, to calculate your premium.

## Medicare:

If you are eligible for Medicare Parts A&B at retirement, or anytime in the future, it is mandatory that you enroll in Part B at retirement and elect one of GIC's Medicare supplemental plans. Your benefits will be similar and your premium costs, in most cases, lower.

## Answers To Frequently Asked Questions

Q) *When should I apply for coverage?*

A) You should apply about three months before your retirement date.

Q) *Where do I obtain the forms?*

A) You obtain the forms from the insurance coordinator at your school department or on our website.

Q) *What are the requirements for changing coverage?*

A) You may change from individual to family coverage or family to individual coverage by notifying the GIC and providing the information required. See our website for common family status change questions, answers, and procedures.

If you wish to change from life insurance only to life and health coverage, you must wait until the GIC's next annual enrollment, unless you lose coverage elsewhere.

If you wish to change from one health plan to another, you may do so at annual enrollment or if you move outside your plan's service area.

Q) *How do I change my beneficiary?*

A) You may change beneficiaries at any time by completing a Beneficiary Designation (Form 319 for one to three beneficiaries; G-500 for four or more beneficiaries or special designations, such as estate and trusts). Call the GIC for the form.

Q) *Will my spouse have coverage if I pre-decease him/her?*

A) If you pre-decease your spouse, he/she is eligible for survivor coverage provided your coverage was in force at the time of death. The cost will be deducted if the survivor receives a pension. If not, a bill will be sent for the premium each quarter. Coverage may be kept until remarriage. Survivor coverage is offered once GIC is notified of your death.

**Other Questions? See the GIC's website or call the GIC's Retirement Unit at extension 6**